

Certificate Number: 01267-MOW-CC-003421695**CERTIFICATE OF COUNSELING**I CERTIFY that on February 21, 2008, at 7:01 o'clock PM CST,Hiawatha M Lowry received fromMoney Management International, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Western District of Missouri, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.This counseling session was conducted by internet and telephone.Date: February 21, 2008By /s/Paloma BarraganName Paloma BarraganTitle Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).